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Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Shanika	
		First name	First name
	Write the name that is on your government-issued	s	
į	picture identification (for	Middle name	Middle name
	example, your driver's	Silas	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_			
2.	All other names you have used in the last	First name	First name
	8 years	Histilane	Thathand
	o years	Middle name	Middle name
	Include your married or		
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 9939	xxx - xx-
	Security number or	OR	OR
	federal Individual Taxpayer		
	Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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Debtor 1 Shanika First Name	S Middle Name	Silas Last Name	Case number (if known)
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any	business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name		Business name
8 years Include trade names and	Business name		Business name
doing business as names	EIN		EIN
	EIN		EIN
5. Where you live	8348 S Hamilton Ave		If Debtor 2 lives at a different address:
	Number Street		Number Street
	Chicago Illino City State		City State Zip Code
	Cook County		County
	If your mailing address	s is different from the one ote that the court will send any ling address.	If Debtor 2's mailing address is different from yours,
	Number Street		Number Street
	City S	State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:		Check one:
to file for bankruptcy		ys before filing this petition, I hanger than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason	n. Explain. (See 28 U.S.C. §§ 1	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Sha		S	Silas		Case number (if kno	wn)
	st Name	Middle Name		ne		
Part 2: Te	II the Court Abo	ut Your Bankrupt	tcy Case			
Bankru	apter of the ptcy Code you posing to file		brief description of ea B2010)). Also, go to th			c. § 342(b) for Individuals Filing for opriate box.
8. How yo	u will pay the	more details a cashier's chec may pay with  I need to pay Individuals to  I request that judge may, but he official poyou choose the	about how you may p ck, or money order a credit card or chec the fee in installme a Pay Your Filing Fee t my fee be waived at is not required to, overty line that applie	pay. Typically, if you lif your attorney is sold with a pre-printer ents. If you choose in Installments (O (You may request waive your fee, and is to your family significant out the Application.	ou are paying the submitting your ed address. this option, sig fficial Form 103. this option only d may do so only ze and you are u	the clerk's office in your local court for efee yourself, you may pay with cash, repayment on your behalf, your attorney on and attach the <i>Application for</i> A).  If you are filing for Chapter 7. By law, a y if your income is less than 150% of anable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have yo bankru last 8 ye	ptcy within the	✓ No.  Yes. District  District  District		When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
cases p being fi spouse filing th you, or	who is not is case with by a business , or by an	✓ No.  Yes. Debtor  District  Debtor  District		When When	MM / DD / YYYY  MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you residen		✓ No.	landlord obtained an Go to line 12.	nt About an Eviction		you want to stay in your residence?  St You (Form 101A) and file it with

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Silas Debtor 1 Shanika Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Shanika
 Silas
 Case number (if known)

 First Name
 Middle Name
 Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Shanika	S Middle Norse	Silas	Case number (if known)		
Part 6: First Name  Answer These Que	Middle Name estions for Reporting Purp	Last Name			
16. What kind of debts do you have?	16a. Are your debts prim "incurred by an indiv No. Go to line 16 Yes. Go to line 17 16b. Are your debts prim money for a business No. Go to line 16 Yes. Go to line 17	narily consumer debts? Conidual primarily for a personal Sb. 7.  narily business debts? Business or investment or through the Sc.	al, family, or household p iness debts are debts tha the operation of the bus	ourpose." at you incurred to obtain iness or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid  No.		after any exempt property distribute to unsecured cre	is excluded and administrative editors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,00 ☐ 10,001-25,0	00	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,00	\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?		\$50,000,00	\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in				
		otcy case can result in fines		isonment for up to 20 years, or	
	/s/ Shanika Silas Signature of Debtor 1		Signature of Debto	r 2	
	Executed on8/28/2	2017 M / DD / YYYY	Executed on	MM / DD / YYYY	

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Debtor 1 Shanika	S	Silas	Case number (if k	rnown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12, o	r 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 342	(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the info	rmation in the schedu	ules filed with the petition is incorrect.
attorney, you do not	· ·	1 7		•
need to file this page.	/s/ Brian Atlas		Date	8/28/2017
	Signature of Attorney	for Debtor	MI	M / DD / YYYY
	. J			
	Brian Atlas			
	Printed name			
	O			
	Semrad Law Firm Firm name			
	11101 S. Western Av	enue		
	Street			
	01.1			00040
	Chicago		Illinois	60643
	City	•	State	Zip Code
	Contact phons			
	Contact phone		Email address	batlas@semradlaw.com
			jus s	
	Day a complete		Illinois	
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Shanika	S	Silas				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name	,			
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

	Check if	this	is	an
_	amende	d filir	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	<b>Your assets</b> Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del></del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$9,705.00
1c. Copy line 63, Total of all property on Schedule A/B	\$9,705.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$18,344.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule L	) <u></u>
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$13,687.00
Your total liabiliti	es \$32,031.00
Tour total mashiri	
Part 3: Summarize Your Income and Expenses	
	#0.000.00
art 3: Summarize Your Income and Expenses	\$2,298.28

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Debt	or 1 Shanika	S Middle Norce	Silas	Case number (if known)					
Part 4	First Name  Answer These Qu	Middle Name <b>uestions for Administrat</b>	Last Name tive and Statistical Rec	ords					
	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes.								
7. <b>w</b>	7. What kind of debt do you have?  Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.  Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
	5. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.  \$1,190.02								
9.	Copy the following spec	cial categories of claims fro	om Part 4, line 6 of Schedu	le E/F:					
	From Part 4 on Schedu	e E/F, copy the following:		Total claim					
	9a. Domestic support ob	igations (Copy line 6a.)		\$0.00					
	9b. Taxes and certain oth	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00					
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00									
9d. Student loans. (Copy line 6f.)									
	9e. Obligations arising ou priority claims. (Copy line	t of a separation agreement of 6g.)	or divorce that you did not rep	port as \$0.00					
	9f. Debts to pension or p	rofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$1,300.00					

\$1,300.00

9g. Total. Add lines 9a through 9f.

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Fill in this i	information to identify your	case:			
Debtor 1	Shanika	S	Silas		
Debtor 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if fili	ing) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:		District of Illinois		
Case num	. ,		(State)		
(If known)					
Officia	l Form 106A/B				Check if this is an amended filing
Sched	dule A/B: Prope	ertv			12/1
In each ca category w responsible write your	tegory, separately list and where you think it fits best. e for supplying correct info name and case number (if	describe items. List an Be as complete and ac rmation. If more space known). Answer every	asset only once. If an asset fits in mo curate as possible. If two married pec is needed, attach a separate sheet to question. r Other Real Estate You Own or h	ple are filing together, both a this form. On the top of any a	re equally
1. Do you	No. Go to Part 2	equitable interest in any	y residence, building, land, or similar p	oroperty:	
	Yes. Where is the property?				
1.1	Chrost address if socilable	П	at is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put red claims on Schedule D: hims Secured by Property.
	Street address, if available, or	r other description	Duplex or multi-unit building	Current value of the	Current value of the
		<u></u>	Condominium or cooperative  Manufactured or mobile home	entire property?	portion you own?
		Н	Land		
	Number Street		Investment property	Describe the nature o interest (such as fee s	
	City State	Zip Code	Timeshare Other	the entireties, or a life	e estate), if known.
		Who one	o has an interest in the property? Chec		mmunity property
			Debtor 1 only	ш	
			Debtor 2 only		
		님	Debtor 1 and Debtor 2 only  At least one of the debtors and another		
		L.I Oth	er information you wish to add about	this item, such as local	
		pro	perty identification number:	, ,	
1.2	own or have more than one,  Street address, if available, or	Wha	at is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: hims Secured by Property.
			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Number Street	<u> </u>	Land	December the metions	£
	Number Street		Investment property Timeshare	Describe the nature o interest (such as fee s	simple, tenancy by
	City State	Zip Code	Other	the entireties, or a life	e estate), if Known.
		Who one	o has an interest in the property? Chec		mmunity property
			Debtor 1 only		
			Debtor 2 only		
			Debtor 1 and Debtor 2 only  At least one of the debtors and another		
			At least one of the debtors and another	this item such as less!	
			er information you wish to add about perty identification number:	ıms item, such as local	

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Debtor 1		S	Silas	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or ot		What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative	pply.	the amount of any secu Creditors Who Have Cla Current value of the	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.  Current value of the
Nun	nber Street	[ [	Manufactured or mobile home  Land  Investment property		entire property?  Describe the nature or	portion you own?  f your ownership
City	State	Zip Code	Timeshare Other	_	the entireties, or a life  Check if this is co	e estate), if known.
		, [ [ [	Who has an interest in the property  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and and		(see instructions)	
			→ Other information you wish to add a property identification number:	bout this item,	such as local	
	the dollar value of the po ve attached for Part 1. Wr	-	all of your entries from Part 1, inclu ere.	ding any entrie	s for pages	
	Describe Your Vehicle					
you own tl	nat someone else drives. If y ns, trucks, tractors, sport ut	ou lease a vehicle,	t in any vehicles, whether they are a also report it on Schedule G: Executor cycles	•	-	
3.1	Make Model: Year:	Dodge Charger 2012	Who has an interest in the propone.  Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage:  Other information:	86000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	d another	Current value of the entire property? \$8525.00	Current value of the portion you own? \$8525.00
			Check if this is community prinstructions)	property (see		
3.2	Make Model: Year:		Who has an interest in the propone.  Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage:  Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property?	Current value of the portion you own?
			Check if this is community properties instructions)	лор <b>ег</b> ту (see		

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	Shanika	S	Silas	Case number	ei (ii kriowii)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pro	operty? Check		claims or exemptions. P
	Model:		one.			red claims on <i>Schedule</i> aims Secured by Property
	Year:		Debtor 1 only		Creditors virio mave Cia	ums secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another	<del></del>	
			Check if this is community	y property (see		
			instructions)			
3.4	Make		Who has an interest in the pro	operty? Check		claims or exemptions. P
	Model:		one.		•	red claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is community	y property (see		
Exan			instructions)  ner recreational vehicles, other vents, fishing vessels, snowmobiles, mo			
Exan	nples: Boats, trailers, motor No Yes Make		ner recreational vehicles, other vents, fishing vessels, snowmobiles, mo	otorcycle accessori	Do not deduct secured	· ·
Exan	nples: Boats, trailers, motor No Yes		who has an interest in the pro	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the proone.  Debtor 1 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule iims Secured by Property
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone.  Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a  Check if this is community	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property  Current value of the portion you own?
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a  Check if this is community instructions)	operty? Check and another y property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. For the claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Other information:  Make  Model:  Year:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone.	operty? Check and another y property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	claims on Schedule sims Secured by Property  Current value of the portion you own?  claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone.	operty? Check and another y property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	claims on Schedule sims Secured by Property  Current value of the portion you own?  claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Other information:  Make  Model:  Year:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone.	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule hims Secured by Propert
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model: Year:  Approximate mileage:  Other information:  Make  Model: Year:  Approximate mileage:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone.  Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Debtor 1 only Debtor 2 only	operty? Check and another by property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P ared claims on Schedule hims Secured by Property  Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model: Year:  Approximate mileage:  Other information:  Make  Model: Year:  Approximate mileage:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone.  Debtor 1 and Debtor 2 only Debtor 2 only instructions)	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P ared claims on Schedule hims Secured by Property  Current value of the

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Silas Debtor 1 Shanika Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household goods and furnishings \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Necklace \$80.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1180.00 for Part 3. Write that number here .....

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Debtor 1 Shanika Silas Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Deb <sup>-</sup>	tor 1 Shanika	S	Silas	Case number (if known)	
20.		Middle Name			
		include personal checks, cashier ents are those you cannot transi			
	✓ No  Yes. Give specific		o. to cococ 2, c.gg		
	information about them	Issuer name:			
					-
					<u> </u>
21.	Retirement or pension Examples: Interests in IF		b), thrift savings accounts,	or other pension or profit-sharing plans	-
	<b>✓</b> No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	mondation name.		
	separately.	Pension plan:			
		IRA:			-
		Retirement account:			-
		Keogh:			-
		Additional account:			
		Additional account:			. ———
22.		prepayments I deposits you have made so the with landlords, prepaid rent, pub			
	Yes	Electric:			
	_	Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money	to you, either for life or for	a number of years)	
	✓ No  Yes	Issuer name and description:			
					<u> </u>
		_			

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Debt	or 1 Shanika First Name	S         Silas         Ca           Middle Name         Last Name	ase number (if known)	
24.	Interests in a	an education IRA, in an account in a qualified ABLE program, or under a qu	ualified state tuition program.	
	_	530(b)(1), 529A(b), and 529(b)(1).		
	✓ No Yes	Institution name and description. Separately file the records of any interests.11	U.S.C. § 521(c):	
				-
25.		cable or future interests in property (other than anything listed in line 1), ar for your benefit	nd rights or powers	
	✓ No  Yes. Desc	cribe		
	<u> </u>			
26.	-	byrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	is	
	, No			
	Yes. Desc	cribe		
27.	Licenses, fra	unchises, and other general intangibles		
	Examples: Bu	ilding permits, exclusive licenses, cooperative association holdings, liquor license	es, professional licenses	
	✓ No  Yes. Desc	cribe		
Mor	ney or propei	rty owed to you?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or propei			portion you own? Do not deduct secured
	Tax refunds o	wed to you	Federal:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give sabou	specific information ut them, including whether	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give sabout you a	specific information	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds or  No Yes. Give about your and to	specific information ut them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and self-samily support Examples: Past	specific information ut them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years  rt  tt due or lump sum alimony, spousal support, child support, maintenance, divorce	State:  Local:  ce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years  rt  tt due or lump sum alimony, spousal support, child support, maintenance, divorce	State:  Local:  ce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years  rt  tt due or lump sum alimony, spousal support, child support, maintenance, divorce	State:  Local:  ce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give s about you a and s  Family suppor Examples: Past  No Yes. Give s	specific information ut them, including whether already filed the returns the tax years  rt st due or lump sum alimony, spousal support, child support, maintenance, divorce specific information	State: Local:  ce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt \$0.00 \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give s about you a and to  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years  rt  tt due or lump sum alimony, spousal support, child support, maintenance, divorce	State: Local:  Ce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds or  No Yes. Give s about you a and to  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years  rt st due or lump sum alimony, spousal support, child support, maintenance, divorce specific information  ts someone owes you paid wages, disability insurance payments, disability benefits, sick pay, vacation p	State: Local:  Ce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds or  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information  It them, including whether already filed the returns the tax years  It due or lump sum alimony, spousal support, child support, maintenance, divorce specific information  It someone owes you paid wages, disability insurance payments, disability benefits, sick pay, vacation poial Security benefits; unpaid loans you made to someone else	State: Local:  Ce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

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Deb	tor	1 Shanika	S	Silas	Case number (if known)	
		First Name	Middle Name	Last Name		
31.		nterests in insurance ixamples: Health, disab		alth savings account (HSA); credit,	homeowner's, or renter's insurance	
		Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.	lf				cy, or are currently entitled to receive	
	_	No Yes. Describe				
33.				you have filed a lawsuit or mad irance claims, or rights to sue	e a demand for payment	
		No Yes. Describe				
34.		ther contingent and set off claims	unliquidated claims of	every nature, including counte	rclaims of the debtor and rights	
		No Yes. Describe				
35.	A	ny financial assets y	ou did not already list			
		No Yes. Describe				
36.			•	n Part 4, including any entries		
Part	5:	Describe Any B	usiness-Related Pro	perty You Own or Have an	Interest In. List any real estate in Pa	art 1.
37.				terest in any business-related p		
07.	_	•	ny iogai oi equitable III	torost iii ariy busiiiess-reidleu p	n operty:	Current value of the
	_	No. Go to Part 6. Yes. Go to line 38.				portion you own?  Do not deduct secured claims or exemptions
38.	A	ccounts receivable	or commissions you alre	eady earned		
		No Yes. Describe				
39.			nishings, and supplies ated computers, software	, modems, printers, copiers, fax n	nachines, rugs, telephones, desks, chairs, el	ectronic devices
		No Yes. Describe				
						_

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Debt	tor 1 Shanika	S	Silas	Case number (if known)	
1.0	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you us	se in business, and tools of y	our trade	
	<b>✓</b> No				
	Yes. Describe				
	_				
14	Inatam.				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
	_				
40	Internate in neutronia				
42.	Interests in partnersh	lips or joint ventures			
	<b>✓</b> No	N	ame of entity:	% of ownership:	
	Yes. Give specific	IN	arrie or errity.	70 Of Ownership.	
	information about them	<del>-</del>			
	шеш				
		_			
40.4					<del></del>
43. (	Sustomer lists, mailing	lists, or other compilation	ns		
	<b>✓</b> No				
	Yes. Do your lists in	nclude personally identifiable	e information (as defined in 11	U.S.C. § 101(41A))?	
	— No				
	No No				
	Yes. Desc	mbe			
44.	Any business-related	property you did not alrea	ıdy list		
			•		
	No	_			
	Yes. Give specific information				
	imormation	_			
		<del>-</del>			
		_			<u> </u>
		_			
		_			
			rt 5, including any entries fo		
for Pa	art 5. Write that numbe	er here			
Part	Describe Any Fa	arm- and Commercial	Fishing-Related Propert	ty You Own or Have an Interest In.	
Part		interest in farmland, list it in F		•	
46.	Do you own or have a	ny legal or equitable inter	rest in any farm- or commer	cial fishing-related property?	
		,ga. v. equitable litter	and the second s		Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47.	•			Do not deduct secured claims
17	Form onincele				or exemptions
47.	Farm animals Examples: Livestock, p	oultry, farm-raised fish			
		, ,			
	✓ No				
	Yes. Describe				
I					

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Debt	tor 1 Shanika First Name	S Middle Name	Silas Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	✓ No  Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixt	ures, and tools of	trade	
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you d	id not already list	'	
	<b>✓</b> No				
	Yes. Describe				
52. A	dd the dollar value of a	II of your entries from Part 6, includ	ling any entries fo	or pages you have attached	
		r here			
	Describe All Due		1 ! <b>T</b> l1 \/ -	o Did Not List Alsons	
Part 53.	<u> </u>	perty You Own or Have an Interpreted perty of any kind you did not alread		u Did Not List Above	
		s, country club membership	,		
	✓ No				
	Yes. Give specific information				
					_
54. A	dd the dollar value of a	II of your entries from Part 7. Write	that number here	·	
Part	8: List the Totals of	f Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	e, line 2		<b>&gt;</b>	
56. <b>r</b>	oart 2 total vehicles, lin	ne 5	\$8525.00		
57. <b>P</b>	art 3: Total personal a	nd household items, line 15	\$1180.00		
58. <b>P</b>	art 4: Total financial as	ssets, line 36			
59. <b>F</b>	Part 5: Total business-r	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and	fishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54			
62.1	Fotal personal property	. Add lines 56 through 61	\$9705.00	Copy personal property total	+ \$9705.00
					\$9705.00
63. <b>T</b>	otal of all property on S	Schedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Shanika	S	Silas			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois			
Case number (If known)			(State)			

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt						
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.				
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description:  Misc. Household goods and furnishings  Line from Schedule A/B: 06	\$500.00	\$500.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
	Brief description:  Used clothing  Line from Schedule A/B:  11	\$200.00	\$200.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)			
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

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De	btor 1 Shanika	S		Silas	Case number (if known)	
	First Name	Mi	ddle Name L	ast Name		
Pai	rt 2: Additiona	al Page				
		on of the property and le A/B that lists this	Current value of the portion you own  Copy the value from Schedule A/B		exemption you claim  box for each exemption.	Specific laws that allow exemption
	Brief description:		\$80.00	<b>V</b>	\$80.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B:	12			air market value, up to any e statutory limit	
	Brief					735 ILCS 5/12-1001(b)
	description:  Cell phone		\$400.00	<b>✓</b>	\$400.00	_
	Line from Schedule A/B:	07			air market value, up to any e statutory limit	
	Brief					735 ILCS 5/12-1001(b)
	description:  Cash on ha		\$0.00	<b>✓</b>	\$0	
	Line from Schedule A/B:	16			air market value, up to any e statutory limit	_

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		Ъ	ocument Page 22 o	11 00		
Fill in this infor	mation to identify your ca	ase:				
Debtor 1	Shanika	S	Silas			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States F	Bankruptcy Court for the:	Northern	District of Illinois			
	Jamaaptoy Court for and	11011110111	(State)			
Case number (If known)	-					
Official	Form 106D					Check if this is an amended filing
Schedu	le D: Credit	ors Who Ha	ve Claims Secu	red by Prop	ertv	12/15
nore space is name and case  1. Do any o No. ( Yes.	needed, copy the Additi e number (if known). creditors have claims s Check this box and subr Fill in all of the information	onal Page, fill it out, nun secured by your proper mit this form to the court v	e are filing together, both are enber the entries, and attach it total  ty?  with your other schedules. You he	o this form. On the top	of any additional pag	
2. List all separate	ely for each claim. If more t	than one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Chrysler Creditor's		- Describe the property	that secures the claim:	\$18,344.00	\$8,525.00	\$9,819.00
	LL STREET POB 666 er Street	2012 Dodge Charger  As of the date you file  Contingent Unliquidated Disputed	the claim is: Check all that appl	у.		

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$18,344.00

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Fill in this i	nformation to identify your c	ase:			
Debtor 1	Shanika	S	Silas		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing	g) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case numb (If known)	per		. ,		
Officia	Form 106E/F				Check if this is an amended filing
Sche	dule E/F: Cre	ditors Who	<b>Have Unsec</b>	ured Claims	12/1
other party Form 106A claims that the entries known).	to any executory contracts /B) and on Schedule G: Exe are listed in Schedule D: C	or unexpired leases that cutory Contracts and Univeditors Who Hold Claim tach the Continuation Pa	nt could result in a claim. A Dexpired Leases (Official Fo Des Secured by Property. If m	Iso list executory contracts rm 106G). Do not include an nore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1. Do ar	ny creditors have priority un	secured claims against	vou?		
	No. Go to Part 2.		,		
I <u>Y</u> .	es.				
listed, As mu	identify what type of claim it i	is. If a claim has both prior in alphabetical order acco	ity and nonpriority amounts, rding to the creditor's name.	list that claim here and show b If you have more than two price	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Silas Debtor 1 Shanika Case number (if known) Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Baric Lawndale \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 180 N La Salle St Ste 2025 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 2012-M1-728536, Dismissed Other. Specify Is the claim subject to offset? Yes CAPITAL ONE AUTO FINAN \$8,198.00 Last 4 digits of account number Nonpriority Creditor's Name 3901 DALLAS PKWY When was the debt incurred? 12/2011 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 75093 **PLANO** Texas City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Repo'd 2008 Dodge Charger Is the claim subject to offset? **✓** No Yes 4.3 Chase \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a National Bank By Mail As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 40233 Louisville Kentucky City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Notice Only Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Silas Debtor 1 Shanika Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago - Parking and red Light Tickets \$1,300.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes \$500.00 4.5 Comcast Last 4 digits of account number \_ Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Seattle Washington 98168 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Cable Is the claim subject to offset? **✓** No Yes 4.6 Guaranty Bank \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4000 W Brown Deer Rd n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 53209 Milwaukee Wisconsin Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only

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Silas Debtor 1 Shanika S Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Illinois Tollway \$1,100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Tollway Is the claim subject to offset? **✓** No Yes People's Gas \$1,100.00 4.8 Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? 130 E. Randolph Drive n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes SOUTHWEST CREDIT SYSTE \$1,254.00 Last 4 digits of account number 1883 Nonpriority Creditor's Name 4/2016 When was the debt incurred? 5910 W PLANO PKWY STE 10 Number Street As of the date you file, the claim is: Check all that apply. Contingent **PLANO** 75093 Texas Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only  $\overline{}$ Type of NONPRIORITY unsecured claim:

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Silas Debtor 1 Shanika Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Sprint \$235.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 219554 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Cellphone Is the claim subject to offset? **✓** No Yes 4.11 \$0.00 Target Last 4 digits of account number \_ Nonpriority Creditor's Name PO Box 963 Mailstop 5C-P When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Minneapolis Minnesota 55440 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Notice Only - disputed, potential Other. Specify Is the claim subject to offset? **✓** No Yes TCF 4.12 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1405 XENIUM LN N STE 180 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 55441 Minneapolis Minnesota Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt NSF (but disputed, ID theft); may Other. Specify want to open a bank account Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Shanika Silas Case number (if known) Middle Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Illinois Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 2701 S Dirksen Pkwy Line 4.7 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Springfield Illinois 62723 Last 4 digits of account number City State Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? 111 W JACKSON BLVD S-400 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO Illinois 60604 Last 4 digits of account number City State Zip Code Illinois Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 2701 S Dirksen Pkwy Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

Springfield

City

Illinois

State

62723

Zip Code

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 Debtor 1
 Shanika
 S
 Silas
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 4: Add ti	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$1,300.00
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$12,387.00
	6i Total Add lines 6f through 6i	6i	\$13,687.00

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Fill in this information to identify your case:							
Debtor 1	Shanika	S	Silas				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number							

#### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
Medallion Prope Name 8220 S Avalon	erties		Residential Lease, Debtor is Lessee, Yearly Residential Lease
Number Chicago	Street Illinois	60619	
City	State	Zip Code	

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Fill <u>i</u> n	this infor	mation to identify your c	ase:			
Debt		Shanika	S	Silas		
DODE	01 1	First Name	Middle Name	Last Name		
Debte (Spou	or 2 se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If know	number wn)			(Glate)		
						Check if this is an amended filing
Off	icial	Form 106H				
Scł	nedul	e H: Your Cod	lebtors			12/15
		er every question.  ave any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as a	a codebtor.)	
	Idaho, Lo No.	uisiana, Nevada, New Mex Go to line 3.	ico, Puerto Rico, Texas, W	ashington, and Wisconsir	n.)	ty property states and territories include Arizona, California,
		. Did your spouse, forme No	r spouse, or legal equiva	lent live with you at the t	time?	
		Yes. In which communit	y state or territory did you	ı live?	Fill in the	e name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip Co	de	
3. I	In Columi					se is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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						_			
Fill in this in	nformation to identify	your case:							
Debtor 1	Shanika	S	Silas						
	First Name	Middle Name	Last N	lame		Che	ck if this is:		
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last N	lamo			An amended filing		
							A supplement showing	nost-netition char	nter 13
United States the:	s Bankruptcy Court for	Northern	District of III	inois State)			expenses as of the follo		7101 10
Case numbe	r		(0	olato)		_			
(If known)							MM / DD / YYYY		
Official	Form 106I								
Schedu	ıle I: Your In	come							12/15
information spouse. If m number (if k	about your spouse. I		d your spou	se is	not filing wit	h you, do	not include informa	tion about your	ase
1. Fill in yo	ur employment		Debtor 1	l			Debtor 2		
informat				_			_		
-	ve more than one job,	Employment status	Emplo	•			Employed		
	separate page with on about additional		✓ Not E	mplo	yed		Not Employed		
employer	S.	Occupation					_		
	art time, seasonal, or	Employer's name							
self-empl	oyed work.	Employer's address							
	on may include student maker, if it applies.		Number St	reet			Number Street		_
									<del></del>
			City		State	Zip Code	City	State Zip Code	
		How long employed	·				·	·	
		there?						-	
Part 2: Gi	ive Details About N	onthly Income							
spouse unle	ess you are separated.	the date you file this form e more than one employer, et to this form.	-			-	or that person on the line	-	_
					For Debt	or 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (before, calculate what the monthly v		2.	4	1,347.49		_	
3. Estima	te and list monthly ove	rtime pay.		3.		+ \$0.00		<u>=_</u>	
4. Calcul	ate gross income. Add li	ine 2 + line 3.		4.		\$1,347.49		_	

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Debto	or 1Shanika First Name		ilas ast Name	Case number	r <i>(if</i>	
	riist Name	Middle Name L	ast Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Cor	by line 4 here		<b>→</b> 4	\$1,347.49		
	t all payroll deductions					
5a.	. Tax, Medicare, and Sc	ocial Security deductions	5a.	\$157.21		
5b	. Mandatory contribution	ons for retirement plans	5b.	\$0.00		
	. Voluntary contribution	·	5c.	\$0.00		
5d	. Required repayments	of retirement fund loans	5d.	\$0.00		
	Insurance		5e.	\$0.00		
5f.	Domestic support obli	gations	5f.	\$0.00		
	. Union dues		5g.	\$0.00		
_		ecify:	- ,	\$0.00 +		
	•	ss. Add lines 5a + 5b + 5c + 5d + 5e +5f	•	\$157.21		
7. Cal	culate total monthly ta	ake-home pay. Subtract line 6 from line	4. 7.	\$1,190.28		
8. List	t all other income regu	larly received:				
8a.	business, profession,					
		each property and business showing and necessary business expenses, and				
	the total monthly net in	come.	8a.	\$0.00		
8b	. Interest and dividends	s	8b.	\$0.00		
8c.	dependent regularly r		a			
	divorce settlement, and	al support, child support, maintenance, property settlement.	8c.	\$0.00		
8d	. Unemployment comp	ensation	8d.	\$0.00		
8e.	Social Security		8e.	\$0.00		
8f.	Include cash assistance cash assistance that you	sistance that you regularly receive and the value (if known) of any non- u receive, such as food stamps (benefits Nutrition Assistance Program) or				
			8f.	\$608.00		
8g	. Pension or retirement	t income	8g.	\$0.00		
Ar	. Other monthly incomenticipated Monthly Tax Re	efund Prorated	8h. +	\$500.00 +		1
9. <b>Ad</b>	d all other income Add	lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$1,108.00		
	Iculate monthly incomed the entries in line 10 fo	<b>e.</b> Add line 7 + line 9. or Debtor 1 and Debtor 2 or non-filing sp	10. ouse	\$2,298.28 +		= \$2,298.28
In c frie	clude contributions from ands or relatives.	ontributions to the expenses that you an unmarried partner, members of your is already included in lines 2-10 or amou	household, your d	ependents, your roomn		
	ecify:					11. + \$0.00
		ast column of line 10 to the amount in ummary of Schedules and Statistical Sur				12. \$2,298.28 <b>Combined</b>
						monthly income
13. <b>D</b> c	-	se or decrease within the year after y	ou file this form?	•		
L	No.					
<b>√</b>	Yes. Explain:					
T	Client started working h- receiving unemploymen	er current security job in July 2017 and the in June 2017.	was unemployed b	pefore that sans DCFS n	nonthly payment to clier	nt. Client stopped

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Debtor 1	Shanika First Name	S Middle Name	Silas Last Name	Case number (if
	Give Details About Mo		Last Name	KNOWN

#### Official Form 106I. Additional page.

	For Debtor 1	For Debtor 2 or non-filing spouse
8f.Other government assistance that you regularly receive. Specify:		
1. Food Assistance Programs Income	\$298.00	
2. Other Government Assistance Income	\$310.00	

Official Form 106l Schedule I: Your Income page 3

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			mont rage co or co	,	
Fill in this infor	mation to identify	your case:			
Debtor 1	Shanika First Name	S Middle Name	Silas Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name		Check if this is:  An amended filir	ng
	Bankruptcy Court fo		Last Name District of Illinois		nowing post-petition chapter 13
Case number			(State)	expenses as of t	he following date:
(If known)				MM / DD / YYYY	,
Official	Form 106	<u>3J</u>			
Schedul	e J: Your E	Expenses			12/1
information. If (if known). Ans					
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live i	n a separate household?			
	No				
	Yes. Debtor 2 m	nust file Official Forms 106J-2, <i>Expen</i>	ses for Separate Household of Debt	or 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 22 years	Does dependent live with you?
					✓ Yes.
			Child	19 years	No.
			Child	18 years	✓ Yes.  No.
					✓ Yes.
			Child	17 years	No.  ✓ Yes.
			Relative	11 months	✓ Yes.  No.
					✓ Yes.
	enses include f people other	<b>√</b> No			
than yourself and dependents	-	Yes			
		oing Monthly Expenses			
		our bankruptcy filing date unless y	ou are using this form as a supple	ement in a Chapter 1	3 case to report
	of a date after the	bankruptcy is filed. If this is a sup		· ·	
		non-cash government assistance i ded it on Schedule I: Your Income			Your expenses
	or home ownersh	nip expenses for your residence. In . 4.	clude first mortgage payments and		<b>\$800.00</b>
If not incl	uded in line 4:				
4a. Real es		and the last			4a <b>\$0.00</b>
		or renter's insurance r, and upkeep expenses			4b. <b>\$0.00</b> 4c. <b>\$0.00</b>
13. 1101116	aii.toi.ai100, 10pai	., a apricop oxportoco			4c. <b>\$0.00</b>

\$0.00

4d.

4d. Homeowner's association or condominium dues

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Debtor 1 Shanika S Silas Case number (if known)
First Name Middle Name Last Name

First Name Middle Name	Last Name		
			Your expenses
5. Additional mortgage payments for your residence	ce, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$200.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and ca	able services	6c.	\$100.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$298.00
8. Childcare and children's education costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$75.00
10. Personal care products and services		10.	\$50.00
11. Medical and dental expenses		11.	\$0.00
12. <b>Transportation.</b> Include gas, maintenance, bus o Do not include car payments	r train fare.	12.	\$115.00
13. Entertainment, clubs, recreation, newspapers,	, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donatio	ns	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay of	or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$120.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from your p	pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:	<del>-</del>	17d	\$0.00
18. Your payments of alimony, maintenance, and	support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (C	official Form 106I).	18.	
19.Other payments you make to support others w	ho do not live with you.		
Specify:		19.	\$0.00
, , , ,	nes 4 or 5 of this form or on Schedule I: Your Income.	00	**
20a. Mortgages on other property 20b. Real estate taxes.		20a	\$0.00
		20b	\$0.00
20c. Property, homeowner's, or renter's insurance		20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	1100	20d	\$0.00
20e. Homeowner's association or condominium de	ues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1		S	Silas	Case number (if known)		
	First Name	Middle Name	Last Name			
21. <b>Othe</b>	Specify:				21	\$0.00
00 <b>Cala</b>						
	ulate your monthly exp	enses.				\$1,758.00
	Add lines 4 through 21.			\$0.00		
	Copy line 22 (monthly ex		\$1,758.00			
22c. /	Add line 22a and 22b. Th		22.			
23.Calcu	late your monthly net i	ncome.				
23a. (	Copy line 12 (your combi		23a	\$2,298.28		
23b.	Copy your monthly exper	nses from line 22 above.			23b	\$1,758.00
23c. S	Subtract your monthly ex	penses from your monthly i			\$540.28	
	The result is your monthl		23c			
mort		o finish paying for your car e or decrease because of a r				
	Explain flots.					

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Fill in this information to identify your case:						
Debtor 1	Shanika	S	Silas			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois(State)			
Case number			(State)			

## Official Form 106Dec

Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	✓ No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and					
	that they are true and correct.						
×	/s/ Shanika Silas	×					
	Signature of Debtor 1	Signature of Debtor 2					
	Date <b>8/28/2017</b>	Date					
	MM/DD/YYYY	MM/DD/YYYY					

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Fill in t	his infor	mation to identify your c	ase:						
Debtor	r 1	Shanika First Name	S Middle I	Name	Silas Last Name				
Debtor (Spouse		First Name	Middle 1	Name	Last Name				
United	States E	Sankruptcy Court for the:	Northern	Distri	ct of Illinois				
Case n	number n)				(State)				
Offi	cial	Form 107							Check if this is a amended filing
		nt of Financia	l Affairs f	or Individ	uals Filir	na for E	Bankrui	otcv	04/1
Be as of inform number	comple ation. I er (if kno	te and accurate as po f more space is neede own). Answer every q	ssible. If two m d, attach a sepa uestion.	arried people a arate sheet to t	re filing togeth his form. On t	ner, both are	e equally re	sponsible for su	
Part 1	Give	Details About Your	Marital Status	and Where Yo	ou Lived Befor	re			
1. 1	What is	your current marital sta	itus?						
		rried married							
2.	During t	he last 3 years, have yo	u lived anywhere	e other than whe	ere you live now	?			
	□ No ✓ Yes	s. List all of the places yo	u lived in the last	t 3 years. Do not	include where	you live now			
	Deb	otor 1:		Dates Debtor there	1 lived De	btor 2:			Dates Debtor 2 lived there
						Same as De	btor 1		Same as Debtor 1
		4 W. Wilcox nber Street		From 12/201 To 04/201	Nu	mber Street			From
		cago Illinois	60624		0.7		Obsta	7'- 0-1-	
	City	State	Zip Code		City	Same as De	State btor 1	Zip Code	Same as Debtor 1
	Nun	nber Street		From	Nu	mber Street			From To
	City	State	Zip Code		City	У	State	Zip Code	
	nd territor No	e <b>last 8 years, did you e</b> <i>ries</i> include Arizona, Califo Make sure you fill out So	rmia, Idaho, Louis	siana, Nevada, Ne	w Mexico, Puerto	Rico, Texas,			mmunity property states

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Silas Debtor 1 Shanika Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$10000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$14400.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) Est. Link YTD \$2,384.00 From January 1 of current year until Est. Unemployment the date you filed for bankruptcy: YTD \$2,736.00 Est. Link 2016 \$1,800.00 For last calendar year: (January 1 to December 31, 2016 Est. Link 2015 \$6,036.00 For the calendar year before that: Est. Unemployment (January 1 to December 31, 2015 2015 \$2,976.00

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Silas Debtor 1 Shanika Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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Shan			S	Sila	S	Case number	(if known)
First N	Name		Middle Name	Last	Name		
iders in poratio ent, inc	clude your rel	atives; an ou are an a busine	y general partner officer, director, ess you operate a	s; relatives of any g person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? rou are a general partner; g securities; and any managing domestic support obligations,
No							
	List all paym	ents to ar	n insider.				
	, ,			Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
Inside	er's Name						
Numb	per Street						
City	S	tate	Zip Code				
Inside	er's Name						
	oer Street						
Nume	Der Street						
City	S	tate	Zip Code				
nsider? nclude pa	ayments on de	ebts guara	or bankruptcy, o	ed by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an  Reason for this payment  Include creditor's name
Inside	er's Name						
Numb	per Street						
City	S	tate	Zip Code				
Inside	er's Name						
Numb	per Street						
City	S	tate	Zip Code				

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Debtor 1 Shanika Silas Case number (if known) Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2012 Dodge Charger repossessed on 8/27/17 08/2017 \$0 Chrysler Capital Creditor's Name Explain what happened 91 WALL STREET POB 666 Number Street Property was repossessed. Property was foreclosed. MADISON Connecticut 06443 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

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Debt		Shanika First Name		S Middle Name	Silas Last Name	Case number (if known)		
11.			make a payı	bankruptcy, did ar ment because you		a bank or financial institution,	set off any amoui	nts from your
					Describe the action	the creditor took	Date action was taken	Amount
		Creditor's Name						
		Number Street			Last 4 digits of accou	ınt number: XXXX-		
		City	State	Zip Code				
12.		nin 1 year before y ointed receiver, a			of your property in t	he possession of an assignee fo	r the benefit of c	reditors, a court-
	<b>✓</b>	No Yes						
Part	5:	List Certain Gift	s and Cont	ributions				
13.	Wit	thin 2 years before No Yes. Fill in the de	etails for each	gift.	ou give any gifts with  Describe the gifts	a total value of more than \$600	) per person?  Dates you	Value
		per person	value of mor	e man wood	Describe the girts		gave the gifts	Value
		Person to Whom Y	ou Gave the	Gift				
		Number Street						
		City Person's relationsh	State hip to you	Zip Code				
		Person to Whom Y	ou Gave the	Gift				
		Number Street						
		City Person's relationsh	State nip to you	Zip Code				

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eptor i	Shanika	S	Silas	Case number (if known)		
	First Name	Middle Name	Last Name	, ,		
. Wit	thin 2 years before you file	d for bankruptcy, did	you give any gifts or contributions	with a total value of	more than \$600	to any charity?
	l No					
✓	No					
	Yes. Fill in the details for $\epsilon$	each gift or contributi	on.			
	Gifts or contributions to	charities	Describe what you contributed		Date you	Value
	that total more than \$60		Describe what you contributed		contributed	Value
	that total more than \$60				Contributed	
	Charity's Name		-			
			_			
	Number Street		<del>-</del>			
	City State	Zip Code	-			
	only only	<b>p</b>				
rt 6:	List Certain Losses					
	nhling?    No   Yes. Fill in the details.	for bankruptcy or sir	nce you filed for bankruptcy, did yo	riose anything becat	ise of theit, fire,	other disaster, or
	Describe the management		Describe and income a consu		Data of	Value of managements
	Describe the property yo how the loss occurred	u iost and	Describe any insurance covera Include the amount that insurance		Date of your loss	Value of property lost
	now the loss occurred		pending insurance claims on line		1033	1031
			A/B: Property.	00 01 001100010		
						-
	List Certain Payments	au Tuanafana				
Inc	out seeking bankruptcy or lude any attorneys, bankrupt		tcy petition? or credit counseling agencies for service	es required in your ban	kruptcy.	
Inc				es required in your ban	kruptcy.	
Inc	lude any attorneys, bankrupt No		r credit counseling agencies for service			Amount of
Inc	lude any attorneys, bankrupt No		r credit counseling agencies for service  Description and value of any property of the country o		Date payment	Amount of
Inc	lude any attorneys, bankrupt No		r credit counseling agencies for service		Date payment or transfer	Amount of payment
Inc	lude any attorneys, bankrupt No Yes. Fill in the details.		Description and value of any programs of transferred		Date payment or transfer was made	payment
Inc	lude any attorneys, bankrupt No Yes. Fill in the details.  Semrad Law Firm		r credit counseling agencies for service  Description and value of any property of the country o		Date payment or transfer	
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid		Description and value of any programs of transferred		Date payment or transfer was made	payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue		Description and value of any programs of transferred		Date payment or transfer was made	payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid		Description and value of any programs of transferred		Date payment or transfer was made	payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue		Description and value of any programs of transferred		Date payment or transfer was made	payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State Email or website address	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Pay	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State Email or website address	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Pay	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid  Number Street	cy petition preparers, o	Description and value of any programs of transferred		Date payment or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address Person Who Made the Pay  Person Who Was Paid  Number Street	60643 Zip Code	Description and value of any programs of transferred		Date payment or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid  Number Street	60643 Zip Code	Description and value of any programs of transferred		Date payment or transfer was made	payment
Inc	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address Person Who Made the Pay  Person Who Was Paid Number Street	60643 Zip Code	Description and value of any programs of transferred		Date payment or transfer was made	payment

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CDIOI	Shanika	S	Silas	Case n	iumber <i>(if known)</i>			
	First Name	Middle Name	Last Name					
he	thin 1 year before you file ip you deal with your cree not include any payment o	ditors or to make paym		our behalf p	oay or transfer	any property to a	anyone	who promised t
<b>✓</b>	No Yes. Fill in the details.							
_	100.1		Description and value of a	ny property	,	Date	Amoi	unt of payment
			transferred	ny property		payment or transfer was made	Amor	ant or payment
	Person Who Was Paid		-					
	Number Street							
	City State	Zip Code						
<b>✓</b>	No Yes. Fill in the details.		Description and value of p	roperty	Describe any	property or		Date
			transferred			ceived or debts p	paid	transfer was made
	Person Who Received Tr	ansfer						
	Number Street							
	City State Person's relationship to y							
	Person Who Received Tr	ansfer						
	Number Street							
	City State Person's relationship to y							
be	thin 10 years before you to neficiary? nese are often called asset-p		d you transfer any property to	a self-settle	ed trust or simi	lar device of wh	ich you	are a
<b>✓</b>	No Yes. Fill in the details.							
_			Description and value of	the propert	y transferred			Date transfer was made
	Name of trust							

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Silas Debtor 1 Shanika Case number (if known) Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Silas Debtor 1 Shanika \_ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

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Debt		Shanika		S	Silas	Case nu	umber <i>(if k</i>	nown)		
		First Name		Middle Name	Last Name					
26.		e you been a part	y in any judio	cial or administ	trative proceeding unde	r any environmental	law? Inc	lude settlem	ents and orde	rs.
	넴	Yes. Fill in the det	tails.							
					Court or agency	N	Nature of	the case		Status of the
		Case title								case
					Court Name					Pending
		Case number			NumberStreet					On appeal
					City State	Zip Code				Concluded
Part	11.	Give Details Al	oout Your F	Business or C	connections to Any Bu					
							owing oo	nnootiono to	ony husingss	2
21.	WILI	-			id you own a business or	-	_		any business	f
					rade, profession, or othe (LLC) or limited liability p	=	ime or pa	art-time		
		A partner in a			( ),	,				
					ive of a corporation					
		_			equity securities of a cor	poration				
		No. None of the a			2. e details below for each	husinoss				
	Ш	res. Officer all the	αι αρριγ ασσ	ve and illining		ure of the business		Employer Id	lentification n	umber Do not
									ial Security nu	
		Business Name						EIN:		
		Number Street						Dates busin	ess existed	
		City	State	Zip Code	Name of account	tant or bookkeeper		From	То	
		J.,	State	<b>p</b>				110111	10	
					Describe the nat	ure of the business			lentification notial Security nu	
		Business Name						EIN:		
		Number Street						Dates busin	ess existed	
		-			Name of account	tant or bookkeeper				
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business		Employer Id	lentification n	umber Do not
									ial Security nu	umber or ITIN.
		Business Name						EIN:		
		Number Street			Name of account	tant or bookkeeper		Dates busin	ess existed	
		City	State	Zip Code		ant or bookkeepel		From	To	
									<u> </u>	

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Debt	tor 1 Shanika	S	Silas	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years beforeditors, or other  No Yes. Fill in the	parties.	id you give a financial statem	ent to anyone about your business? Include all financial institutions,
	ш		Date issued	
			Date Issued	
	Name		MM/DD/YYYY	
	Number Stre	et		
	City	State Zip Code		
Part	12: Sign Below			
				rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Sig	nature of Debtor 1		Signature of Debtor 2
	Dai	te 8/28/2017		Date
[ [	Did you attach addit No Yes Did you pay or agree No	tional pages to Your Statemen		duals Filing for Bankruptcy (Official Form 107)?  bankruptcy forms?  Attach the Bankruptcy Petition Preparer's Notice,
L	Yes. Name of pe	15011		Declaration and Signature (Official Form 119)

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Northern Dist	act of Illinois				
n re	Shanika S Silas		Case No.				
	Debtor			(If known)			
			Chapter	Chapter 13			
	DISCLOSURE OF	COMPENSATIO	ON OF ATTORNEY I	FOR DEBTOR			
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	e petition in bankruptcy, or agreed	to be paid to me, for services			
	For legal services, I have agreed to ac	ccept		\$4,000.00			
	Prior to the filing of this statement I	nave received		\$400.00			
	Balance Due			\$3,600.00			
2.	The source of the compensation paid	d to me was:					
	Debtor	Other (specify	<i>(</i> )				
3.	The source of the compensation paid	d to me is:					
	<b>✓</b> Debtor	Other (specify	<i>(</i> )				
4.	I have not agreed to share the ab members and associates of my la		on with any other person unless th	ney are			
		v firm. A copy of the agreen	vith a other person or persons who nent, together with a list of the nan				
5.	<ul> <li>5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> </ul>						
	b. Preparation and filing of any	petition, schedules, statem	ents of affairs and plan which may	be required;			
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;			
	d. Representation of the debtor	in adversary proceedings a	nd other contested bankruptcy ma	atters;			
6.	By agreement with the debtor(s), the	above-disclosed fee does r	not include the following services:				
		CERTIFIC	CATION				
	certify that the foregoing is a complet or(s) in this bankruptcy proceedings.	e statement of any agreem	ent or arrangement for payment to	me for representation of the			
	8/28/2017		/s/ Brian Atlas				
	Date		Signature of Attorney				
			Semrad Law Firm				
			Name of law firm				

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Silas, Shanika S	Case No	
Debtor(s)			
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MA	TRIX
Th knowledge	he above named Debtors hereby verify the.	at the attached list of creditors is t	rue and correct to the best of their
Date:	8/28/2017	/s/ Silas, Shanik Silas, Shanika S Signature of De	3

Chrysler Capital 91 WALL STREET POB 666 MADISON, CT, 06443

CAPITAL ONE AUTO FINAN 3901 DALLAS PKWY PLANO, TX, 75093

SOUTHWEST CREDIT SYSTE 5910 W PLANO PKWY STE 10 PLANO, TX, 75093

Target PO Box 963 Mailstop 5C-P Minneapolis, MN, 55440

Baric Lawndale 180 N La Salle St Ste 2025 Chicago, IL, 60601

People's Gas 130 E. Randolph Drive Chicago, IL, 60601

Illinois Tollway PO Box 5544 Chicago, IL, 60680

Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL, 62723

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Comcast p.o. box 196 Newark, NJ, 07101 Sprint P O Box 629023 El Dorado Hills, CA, 95762

TCF 1405 XENIUM LN N STE 180 Minneapolis, MN, 55441

Chase PO Box 15821 Cardmember services Wilmington, DE, 19850

Guaranty Bank 4000 W Brown Deer Rd Milwaukee, WI, 53209

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filling, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$398.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$88.76 for expenses, leaving a balance due of \$3,998.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/28/2017	· · · · · · · · · · · · · · · · · · ·
Signed	000	
/s/ Shar	nika Silas Ser USE	
		/s/ Brian Atlas
Debtor(	3)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Shanika First Name	S Middle Name	Silas Last Name	Case number (if known)	
	uestions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primaril "incurred by an individua No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts ye	ly consumer debts? Co. al primarily for a personal by business debts? Business debts? Business debts?	al, family, or househol ness debts are debts t he operation of the bu	d purpose."  that you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.		fter any exempt proper istribute to unsecured c	ty is excluded and administrative reditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001-	\$50 million \$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	I have examined this petition, ar correct.  If I have chosen to file under Ch of title 11, United States Code. under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1  **Shanika Silas**  Signature of Debtor 1  Executed on 8/28/2017  MM / DD.	napter 7, I am aware that I understand the relief available of I did not pay or agree to ned and read the notice reth the chapter of title 11, tement, concealing properties can result in fines up 1519, and 3571.	I may proceed, if eligit vailable under each ch o pay someone who is required by 11 U.S.C. United States Code, erty, or obtaining mon	ole, under Chapter 7, 11,12, or 13 lapter, and I choose to proceed is not an attorney to help me fill § 342(b). specified in this petition. ley or property by fraud in isonment for up to 20 years, or

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Fill in this info	rmation to identify your ca	ase:			
Debtor 1	Shanika	S	Silas		
Dahtar	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:				
	Tanapasy Source for the	Noturear	District of Illinois (State)		
Case number (If known)					
Official	Form 106Dec	2			Check if this is an amended filing
Declarat	ion About an I	ndividual Debi	tor's Schedules		12/15
f two married	people are filing together	r, both are equally respo	nsible for supplying correc	t information	
J.S.C. §§ 152, 1	1341, 1519, and 3571.	m with a bankruptcy cas	e can result in fines up to	aking a false statement, concealing prop \$250,000, or imprisonment for up to 20 y	/ears, or both. 18
Did you pa	y or agree to pay someo	ne who is NOT an attorn	ey to help you fill out bank	ruptcy forms?	
✓ No		-			A. A. Commonwell
Yes. N	lame of person		Attach Bankruptcy F Signature (Official Fo	Petition Preparer's Notice, Declaration, and orm 119).	
					To communicate the second seco
					The second secon
Under pend that they a	alty of perjury, I declare t ire true and correct.	that I have read the sum	mary and schedules filed v	vith this declaration and	Total and the state of the stat
🗶 /s/ Shanik	a Silas XIII	CC	×		THE PROPERTY OF THE PROPERTY O

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 8/28/2017

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Debtor 1	Shanika	\$	Silas	Case number (if known)
	First Name	Middle Name	Last Name	Case Huttiber (II known)
28. Wi	thin 2 years before yeditors, or other part No Yes. Fill in the deta		you give a financial stater	nent to anyone about your business? Include all financial institutions
			Date issued	
	Name		MM/DD/YYYY	<del>-</del> .
	Number Street	····		
	City	State Zip Code		
Part 12:	Sign Below			
	kruptcy case can re	esult in fines up to \$250,000,	atement, concealing nron	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	e of Debtor 1		Signature of Debtor 2
	Date 8/2	28/2017		Date
Did ye	ou attach additional	pages to Your Statement of	Financial Affairs for Indiv	duals Filing for Bankruptcy (Official Form 107)?
	o			The state of the s
	es			
Did yo	ou pay or agree to pa	ay someone who is not an at	torney to help you fill out	bankruptcy forms?
☑ N	Ò			
ПΥ	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

m re:	Silas, Shanika S	0. 11	
Debtor(s)		Case No	
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	TRIX
TI knowledge	ne above named Debtors hereby veri e.	fy that the attached list of creditors is tr	rue and correct to the best of their
Date:	8/28/2017	/s/ Silas, Shanika	ıs ·
		Silas, Shanika S Signature of Deb	tor and S-

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Deb	tor 1 Shanika First Name	S Middle Name	Silas Last Name	Case number (if known)	
16.	Calculate the median f	amily income that applies to		mark the second of the second	************
	16a. Fill in the state in w		Illinois		
		f people in your household.	6		
	household	mily income for your state and s	To find	a list of applicable median income amounts, go online v also be available at the bankruptcy clerk's office.	\$108,016.00
17.	How do the lines compa	are?	or uns tonn. This list ma	r also be available at the bankruptcy clerk's office.	
	17a. Line 15b is less under 11 U.S.C	than or equal to line 16c. On the control of the co	e top of page 1 of this for NOT fill out Calculation	orm, check box 1, Disposable income is not determined of Disposable Income (Official Form 122C-2).	
	0.0.0. 8 1020	re than line 16c. On the top of p b)(3). <b>Go to Part 3 and fill out</b> r current monthly income from li	Calculation of Disposal	box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that	
Part		ommitment Period Under		1)	
18.		monthly income from line 11			\$1,190.02
19.	Deduct the marital adju commitment period under	stment if it applies. If you are 11 U.S.C. § 1325(b)(4) allows	married, your spouse is r you to deduct part of you	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	ient does not apply, fill in 0 on li	no 10o		-\$0.00
	19b. Subtract line 19a fi	om line 18.			\$1,190.02
20.	Calculate your current r	nonthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$1,190.02
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cur	rent monthly income for the yea	r for this part of the form		\$14,280.24
	20c. Copy the median fam	nily income for your state and siz	e of household from line	16c.	\$108,016.00
21.	How do the lines compa				
	Line 20b is less than I commitment period is	ine 20c. Unless otherwise ordere 3 years. Go to Part 4.	ed by the court, on the to	p of page 1 of this form, check box 3, The	
	Line 20b is more than 4, The commitment p	or equal to line 20c. Unless oth eriod is 5 years. Go to Part 4.	erwise ordered by the co	urt, on the top of page 1 of this form, check box	
art 4	Sign Below				
	By signing here, I deck	00/10	the information on this s	tatement and in any attachments is true and correct.	,
	Signature of Debto		Sig	nature of Debtor 2	anticococconstration is a
	Date 8/28/2017		Dat	Δ	n control of the second of the
	MM/DD/YY	~	Dat	MM/DD/YYYY	9974 a minococco
	If you checked 17a, do If you checked 17b, fill above.	NOT fill out or file Form 122C-2 out Form 122C-2 and file it with	2. n this form. On line 39 or	that form, copy your current monthly income from line	14